ABSTRACT

An Internet-based method and system for enabling merchant-to-merchant referrals and item brokering on behalf of the user. The method may enable the consumer to begin a research and/or a purchase session from a specific primary merchant using a unique and minimal amount of data and direct participation from the consumer. The method may also enable the automatic creation of a secure link between the primary merchant and any ancillary merchants in order to broker and exchange reference information with minimal to zero manual intervention required from the merchant or consumer. In addition, the method may enable a secure merchant-to-merchant, auto-exchange of consumer financial information and consumer-specific information necessary to facilitate the purchase.